

UNITED STATES BANKRUPTCY COURT
FOR THE DISTRICT OF PUERTO RICO

IN RE: JAMAL NUMAN SALEH

BK. CASE # 12-08582 ESL

MARIA VAZQUEZ BERMUDEZ

DEBTOR(S)

CHAPTER 13

CHAPTER 13 PAYMENT PLAN

NOTICE: • The following plan contains provisions which may significantly affect your rights. You should read this document carefully and discuss it with your attorney. When confirmed, the plan will bind the debtor and each creditor to its terms. Objections must be filed in writing with the Court and served upon the debtor(s), debtors' counsel, the Trustee and any other entity designated by the Court, at the 341 meeting of creditors or not less than twenty (20) days prior to the scheduled confirmation hearing. For post confirmation Plan Modifications, objections must be filed and notified in the same manner within twenty (20) days from its notification. • This plan does not allow claims. Any party entitled to receive disbursements from the Trustee must file a proof of claim. The Trustee will pay the allowed claims, as filed, provided for in the plan, unless disallowed or expressly modified by the Court and / or the terms of the plan. If no claim is filed, the Trustee will not pay a creditor provided for in the plan, unless ordered by the Court. If the Trustee is to make POST-PETITION REGULAR MONTHLY PAYMENTS to any Secured obligation, then a proof of claim must be filed including the following information: account number, address, due date and regular monthly payment. Secured creditor must notify any change in the monthly payment, three (3) months prior to the effective date of new payment. Those post-petition monthly payments will not exceed the life of the plan. • See the notice of commencement of case for 341 meeting date and claims bar date, the latter is the date by which a proof of claim must be filed in order to participate of the plan distribution.

1. The future earnings of the Debtor(s) are submitted to the supervision and control of the Trustee and the Debtor(s) shall make payments to the Trustee:
☒ directly ☐ by payroll deductions, as hereinafter provided in the PAYMENT PLAN SCHEDULE.
2. The Trustee shall distribute the funds so received as hereinafter provided in the DISBURSEMENT SCHEDULE.
3. The Confirmation Order will not vest property of the Estate on Debtor(s) until the Order discharging Debtor(s) is entered.

PLAN DATED: _____

☒ AMENDED PLAN DATED: December 20, 2012☒ PRE ☐ POST-CONFIRMATIONFILED BY ☒ DEBTOR ☐ TRUSTEE ☐ UNSECURED CREDITOR

I. PAYMENT PLAN SCHEDULE

\$ 150	x	18	= \$	2,700
\$ 500	x	42	= \$	21,000
\$	x		= \$	0
\$	x		= \$	0
\$	x		= \$	0
TOTAL = 60			\$	23,700

Additional Payments:

\$ _____ to be paid as a LUMP SUM
within _____ with proceeds to come from☐ Sale of property identified as follows:☐ Other: _____

Periodic Payments to be made other than and in addition to the above.

\$ _____ x _____ = \$ _____ 0

To be made on: _____

PROPOSED PLAN BASE: \$ 23,700

II. ATTORNEY'S FEES

To be treated as a § 507 Priority, and paid before any other creditor and concurrently with the Trustee's fees, unless otherwise provided:

a. Rule 2016(b) Statement: \$ 2,250

b. Fees Paid (Pre-Petition): (\$ 0)

c. R 2016 Outstanding balance: \$ 2,250

d. Post Petition Additional Fees: \$ 0

e. Total Compensation: \$ 2,250

Signed: /s/ Jamal Numan Saleh
DEBTOR JAMAL NUMAN SALEH/s/ Maria Vazquez Bermudez
JOINT DEBTOR MARIA VAZQUEZ BERMUDEZ

III. DISBURSEMENT SCHEDULE SEQUENCE

A. SECURED CLAIMS: ☐ Debtor represents that there are no secured claims.☒ Secured creditors will retain their liens and shall be paid as follows:

☒ ADEQUATE PROTECTION Payments: Cr. _____ \$ _____

☒ Trustee will pay secured ARREARS:

Cr. FIRSTBANK	Cr. _____	Cr. _____
POC 9	Acct. _____	Acct. _____
\$ 2,131	\$ _____	\$ _____

☐ Trustee will pay REGULAR MONTHLY PAYMENTS:

(please refer to the above related notice, for important information about this provision)

Cr. _____	Cr. _____	Cr. _____
Acct. _____	Acct. _____	Acct. _____
Monthly Pymt. \$ _____	Monthly Pymt. \$ _____	Monthly Pymt. \$ _____

☐ Trustee will pay IN FULL Secured Claims:

Cr. _____	Cr. _____	Cr. _____
\$ _____	\$ _____	\$ _____

☐ Trustee will pay VALUE OF COLLATERAL:

Cr. _____	Cr. _____	Cr. _____
\$ _____	\$ _____	\$ _____

☐ Secured Creditor's interest will be insured. INSURANCE POLICY will be paid through plan:

Cr. _____ Ins. Co. _____ Premium: \$ _____

(Please indicate in "Other Provisions" the insurance coverage period)

☐ Debtor SURRENDERS COLLATERAL TO Lien Holder:

☒ Debtor will maintain REGULAR PAYMENTS DIRECTLY to:

FIRSTBANK MORTGAGE AND AUTO

B. PRIORITIES. The Trustee will pay §507 priorities in accordance with the law [§1322 (a)(2)].

☒ IRSC. UNSECURED PREFERRED: Plan ☐ Classifies ☒ Does not Classify Claims.

☐ Class A: ☐ Co-debtor Claims: ☐ Pay 100% / ☐ "Pay Ahead": _____

☐ Class B: ☐ Other Class: _____

☐ Cr. _____ ☐ Cr. _____ ☐ Cr. _____

\$ _____ \$ _____ \$ _____

D. GENERAL UNSECURED NOT PREFERRED: (Case Liquidation Value = \$ _____)

☐ Will be paid 100% plus _____ % Legal Interest. ☒ Will be paid Pro-Rata from any remaining funds

OTHER PROVISIONS:

Tax refunds if any will fund the plan during the life of the plan and the base will be deemed increased accordingly. Step up will come from the payoff of auto.

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE DISTRICT OF PUERTO RICO**

IN RE:

JAMAL NUMAN SALEH
MARIA VAZQUEZ BERMUDEZ

Debtor

CASE NO. 12-08582 ESL

CHAPTER 13

**STATEMENT OF PURPOSE, CERTIFICATE OF SERVICE OF AMENDED CHAPTER
13 PAYMENT PLAN DATED 12/20/2012**

I **HEREBY CERTIFY and STATE** that: the purpose is to amend the Chapter 13 Payment plan to propose a revised payment plan schedule to include the step up payment resulting from the payoff of the automobile and include the provision to pay the arrears to FirstBank as per claim no. 9.

I hereby certify that I electronically filed the foregoing with the Clerk of the Court using CM/ECF System which will send notifications of such filing to the following:

- JOSE RAMON CARRION MORALES newecfmail@ch13-pr.com
- ADA M CONDE condelawpr@gmail.com,
condelawpr@yahoo.com;estudiolegal1418@gmail.com;estudiolegalpr@yahoo.com;cond
eprlaw@gmail.com
- MONSITA LECAROS ARIBAS ustpregion21.hr.ecf@usdoj.gov
- FRANCISCO J PORTUONDO DIAZ carmene.rodriquez@bbvapr.com
- VANESSA M TORRES QUINONES mbaldera@martineztorreslaw.com,
jrico@martineztorreslaw.com;vtorres@martineztorreslaw.com;mriviera@martineztorresla
w.com;quiebrasmt@gmail.com;ecruz@martineztorreslaw.com;rmelendez@martineztorre
slaw.com

CERTIFICATE OF SERVICE

And I hereby certify that I have mailed by United States Postal Service the amended Chapter 13 Payment Plan dated 12/20/2012 to all creditors and parties with interest as per the master address list.

In San Juan, Puerto Rico, on December 20, 2012.

/s/ Ada M Conde

ADA CONDE, ESQ.

USDCPR 206209

PO Box 13268, San Juan, PR 00908-3268

Tel: 787-721-0401 Fax: 787-721-3616

Email: condelawpr@gmail.com

Label Matrix for local noticing
0104-3
Case 12-08582-ESL13
District of Puerto Rico
Old San Juan
Fri Dec 21 02:08:13 AST 2012

US Bankruptcy Court District of P.R.
Jose V Toledo Fed Bldg & US Courthouse
300 Recinto Sur Street, Room 109
San Juan, PR 00901-1964

AUTORIDAD DE ENERGIA ELECTRICA
PO BOX 363508
San Juan, PR 00936-3508

BANK OF AMERICA
PO BOX 15102
Wilmington, DE 19886-5102

FIA
PO BOX 15720
Wilmington, DE 19850-5720

FIRST BANK PUERTO RICO
MARTINEZ & TORRES LAW OFFICES, P.S.C.
PO. BOX 192938
SAN JUAN, PUERTO RICO 00919-3409
(787)767-8244 FAX.(787)767-1183

HOSPITAL HIMA- SAN PABLO BAYAMON
PO BOX 4980
Caguas, PR 00726-4980

NATIONWIDE RECOVERY SYSTEMS
PO BOX 702257
Dallas, TX 75370-2257

SEARS PREMIER CARD
PO BOX 183114
Columbus, OH 43218-3114

ADA M CONDE
PO BOX 13268
SAN JUAN, PR 00908-3268

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PO BOX 364745
SAN JUAN, PR 00936-4745

AMERICAN EXPRESS
PO BOX 1270
Newark, NJ 07101-1270

American Express Bank FSB
c/o Becket and Lee LLP
POB 3001
Malvern PA 19355-0701

BBVA
PO BOX 364745
San Juan, PR 00936-4745

FIA CARD SERVICES, N.A.
4161 Piedmont Parkway
NC4 105 03 14
Greensboro, NC 27410

FIRSTBANK
BANKRUPTCY DIVISION
PO BOX 9146
SAN JUAN, PR 00908-0146

(p)INTERNAL REVENUE SERVICE
CENTRALIZED INSOLVENCY OPERATIONS
PO BOX 7346
PHILADELPHIA PA 19101-7346

ONELINK COMMUNICATIONS
PO BOX 192296
San Juan, PR 00919-2296

TRIPLE SSS
PO BOX 363628
San Juan, PR 00936-3628

JAMAL NUMAN SALEH
URB VILLA FONTANA
VIA 17 LR 13
CAROLINA, PR 00983-3935

FIRST BANK PUERTO RICO
VANESSA M TORRES QUINONES ESQ
PO BOX 192938
SAN JUAN, PR 00919-3409

ATT
PO BOX 15067
San Juan, PR 00902-8567

American InfoSource LP as agent for
Midland Funding LLC
PO Box 268941
Oklahoma City, OK 73126-8941

CITIFINANCIAL
PO BOX 71398
San Juan, PR 00936

FIRST BANK BANKRUPTCY DIV
PO BOX 9146
San Juan, PR 00908-0146

HOME DEPOT CREDIT SERVICES
PROCESSING CENTER
Des Moines, IA 50364-0500

MONITRONICS FUNDING LP
DEPT. CH 8628
PALATINE
Palatine, IL 60055-8628

PR ACQUISITIONS LLC
PO BOX 194499
San Juan, PR 00919-4499

UNITED SURETY AND INDEMNITY
PO BOX 2111
San Juan, PR 00922-2111

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PO BOX 9023884
SAN JUAN, PR 00902-3884

MARIA SOCORRO VAZQUE BERMUDEZ
URB VILLA FONTANA
VIA 17 LR 13
CAROLINA, PR 00983-3935

MONSITA LECAROL ARRIAS
OFFICE OF THE US TRUSTEE (UST)
OCHOA BUILDING
500 TANCA STREET SUITE 301
SAN JUAN, PR 00901

The preferred mailing address (p) above has been substituted for the following entity/entities as so specified by said entity/entities in a Notice of Address filed pursuant to 11 U.S.C. 342(f) and Fed.R.Bank.P. 2002 (g)(4).

INTERNAL REVENUE SERVICES
PO BOX 21126
Philadelphia, PA 19114-0326

The following recipients may be/have been bypassed for notice due to an undeliverable (u) or duplicate (d) address.

(u) SANTANDER FINANCIAL

End of Label Matrix	
Mailable recipients	31
Bypassed recipients	1
Total	32